

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

WILLIAM CARL MULLER  
ANITA MARJORIE MULLER  
Debtor(s)

Case No. 18-30084

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2018.
- 2) The plan was confirmed on 01/14/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/19/2021, 10/18/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/04/2021, 02/18/2022.
- 5) The case was dismissed on 05/03/2022.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,722.10.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$98,206.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$98,206.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,943.62
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,193.62**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
JOHN F. MURANO, ESQ.	Attorney Fee	\$1,500.00	\$3,250.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,247.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK	Unsecured	2,777.00	2,777.30	2,777.30	0.00	0.00
BANK OF AMERICA	Unsecured	10,241.00	10,241.59	10,241.59	0.00	0.00
BANK OF AMERICA	Unsecured	934.00	934.50	934.50	0.00	0.00
BANK OF AMERICA	Unsecured	2,726.00	2,726.53	2,726.53	0.00	0.00
BANK OF AMERICA	Unsecured	2,360.00	2,360.90	2,360.90	0.00	0.00
BANK OF AMERICA NA	Unsecured	1,046.00	1,045.55	1,045.55	0.00	0.00
BULDO BROTHERS	Unsecured	700.00	NA	NA	0.00	0.00
BUREAU INVESTMENT GROUP	Unsecured	2,544.95	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	185.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	7,999.22	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	9,607.00	9,607.58	9,607.58	0.00	0.00
CAVALRY SPV I LLC	Unsecured	319.00	319.93	319.93	0.00	0.00
CHASE CARD SERVICES	Unsecured	1,238.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	6,467.00	NA	NA	0.00	0.00
CITI MASTERCARD	Unsecured	27,416.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	9,268.00	9,268.82	9,268.82	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	330.00	330.35	330.35	0.00	0.00
DISCOVER BANK	Unsecured	5,585.00	5,585.93	5,585.93	0.00	0.00
DISCOVER BANK	Unsecured	10,359.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Unsecured	13,358.00	13,358.60	13,358.60	0.00	0.00
DR. LEFELT DDS	Unsecured	350.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	3,024.35	NA	NA	0.00	0.00
HACKENSACK UNIVERSITY MEDICA	Unsecured	1,925.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MARIE BURKHARDT	Unsecured	7,000.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Secured	2,043.53	2,043.53	2,043.53	1,759.07	0.00
MIDLAND FUNDING	Unsecured	459.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,988.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,156.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,080.00	4,080.13	4,080.13	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,332.00	1,332.43	1,332.43	0.00	0.00
NATIONSTAR MORTGAGE LLC, D/B/A	Secured	21,541.37	21,541.37	21,541.37	11,241.96	0.00
NATIONSTAR MORTGAGE LLC, D/B/A	Secured	84,056.30	84,056.30	84,056.30	71,733.32	0.00
PNC BANK	Unsecured	1,053.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	321.00	NA	NA	0.00	0.00
PNC BANK NATIONAL ASSOCIATION	Secured	NA	2,296.44	2,296.44	1,335.99	0.00
PNC BANK NATIONAL ASSOCIATION	Secured	NA	30,285.92	30,285.92	2,942.04	0.00
PNC BANK NATIONAL ASSOCIATION	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NATIONAL ASSOCIATION	Secured	0.00	0.00	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	NA	312.94	312.94	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	7,999.00	7,999.22	7,999.22	0.00	0.00
SYNCHRONY BANK	Unsecured	3,500.00	4,997.95	4,997.95	0.00	0.00
UNIFUND CCR	Unsecured	NA	10,220.20	10,220.20	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	NA	1,292.62	1,292.62	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$84,056.30	\$71,733.32	\$0.00
Mortgage Arrearage	\$32,582.36	\$4,278.03	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$23,584.90	\$13,001.03	\$0.00
<b>TOTAL SECURED:</b>	<b>\$140,223.56</b>	<b>\$89,012.38</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$88,793.07</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,193.62</u>
Disbursements to Creditors	<u>\$89,012.38</u>

**TOTAL DISBURSEMENTS :** **\$98,206.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/09/2022

By: /s/ Marie-Ann Greenberg

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.